Annual Report of Holding Companies—FR Y-6

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844 (c)(1)(A)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

NOTE: The Annual Report of Holding Companies must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior officer and is also a director, the chairman of the board must sign the report.

I, Ronald D. Cooley
Name of the Holding Company Director and Official
CEO
Title of the Holding Company Director and Official

attest that the Annual Report of Holding Companies (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Signature of Holding Company Director and Official
02/24/2014
Date of Signature

For holding companies not registered with the SEC—
Indicate status of Annual Report to Shareholders:
☒ is included with the FR Y-6 report
☐ will be sent under separate cover
☐ is not prepared

For Federal Reserve Bank Use Only

RSSD ID 3213892
C.I.

Pubic reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 hours per response, including time to gather and maintain data in the required format and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, N.W., Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20560.

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Does the reporter request confidential treatment for any portion of this submission?
☐ Yes Please identify the report items to which this request applies:
☐ No

☐ In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.
☐ The information for which confidential treatment is sought is being submitted separately labeled "Confidential."
PSB HOLDINGS, INC
FORM FR Y-6
FISCAL YEAR ENDING DECEMBER 31, 2013

REPORT ITEM 1: THE BANK HOLDING COMPANY PREPARES AN ANNUAL REPORT FOR ITS SECURITY HOLDERS. TWO COPIES ARE ATTACHED.

REPORT ITEM 2a: 1. PSB HOLDINGS, INC
2. 710 Second St., New Matamoras, OH 45767
3. OH
4. The Peoples Savings Bank-710 Second St., New Matamoras, OH 45767
5. 100%

REPORT ITEM 2b: SUBMITTED VIA EMAIL ON 1/13/2014

REPORT ITEM 3(1): G B COURTNEY, BEVERLY, OH USA 26,805- 15.96%
JAMES CLINE, MARIETTA, OH USA 10,920 – 6.5%

REPORT ITEM 3(2): NONE
Reconciliation and Verification Steps

1. In the Date Action column of each branch row, enter one or more of the actions specified below.
2. If required, enter the date in the Effective Date column.

**Actions**

- **OK**: If the branch information is correct, enter 'OK' in the Date Action column.
- **Change**: If the branch information is incorrect or incomplete, revise the date, enter 'Change' in the Data Action column and the date when this information first became valid in the Effective Date column.
- **Close**: If a branch listed is closed or is closed, enter 'Close' in the Date Action column and the date of the closing date in the Effective Date column.
- **Delete**: If a branch listed was never owned by this depository institution, enter 'Delete' in the Date Action column.

Add: If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the Data Action column and the opening or acquisition date in the Effective Date column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

**Submission Procedures**

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.

If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

Note:

To satisfy the FR Y-10 reporting requirements, you must also submit the FR Y-10 Domestic Branch Schedule for each branch with a Data Action of Change, Close, Delete, or Add.

The FR Y-10 report may be submitted in a landscape format or via the FR Y-10 Online application - https://y10online.federalreserve.gov.

* FDIC UNNUM, Office Number, and ID_RSSS columns are for reference only. Verification of these values is not required.

<table>
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<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID RISSS</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC UNNUM</th>
<th>Office Number</th>
<th>Head Office</th>
<th>Head Office ID RISSS</th>
<th>Comments</th>
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<tbody>
<tr>
<td>OK</td>
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<td>Full Service</td>
<td>287922</td>
<td>PEOPLE SAVINGS BANK, THE</td>
<td>730 SECOND ST</td>
<td>NEW MEXICO</td>
<td>NM</td>
<td>87570</td>
<td>NEW MEXICO</td>
<td>UNITED STATES</td>
<td>0867</td>
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<td>NEWPORT BRANCH</td>
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<td>120417</td>
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<tr>
<td>Name</td>
<td>Principal Occupation &amp; Position</td>
<td>3(A) Title &amp; Position With HC</td>
<td>3(B) Title &amp; Position Subsidiaries</td>
<td>3(C) Title &amp; Position Other Businesses</td>
<td>4(A) % of Voting Shares in Holding Co</td>
<td>4(B) % of Voting Shares in Subsidiaries</td>
<td>4(C) List of Other Co's If 25% Voting Securities Held</td>
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<tr>
<td>G B Courtney</td>
<td>N/A</td>
<td>DIRECTOR/CHAIRMAN PRESIDENT</td>
<td>DIRECTOR</td>
<td>N/A</td>
<td>15.96%</td>
<td>N/A</td>
<td>N/A</td>
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<td>Beverley, OH</td>
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<tr>
<td>Darrell Cline</td>
<td>OIL/GAS PROD</td>
<td>DIRECTOR</td>
<td>DIRECTOR</td>
<td>PRES ROCKWELL RESOURCES</td>
<td>.17%</td>
<td>N/A</td>
<td>100% ROCKWELL RESOURCES</td>
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<td>Ronald Cooley</td>
<td>N/A</td>
<td>DIRECTOR CEO</td>
<td>DIRECTOR</td>
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<td>.33%</td>
<td>N/A</td>
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<td>Trina L Jackson</td>
<td>N/A</td>
<td>DIRECTOR SECRETARY</td>
<td>DIRECTOR VICE PRES</td>
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<td>.95%</td>
<td>N/A</td>
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<td>Linda E Kirkbride</td>
<td>N/A</td>
<td>DIRECTOR TREASURER</td>
<td>VICE PRES CASHIER</td>
<td>N/A</td>
<td>.90%</td>
<td>N/A</td>
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<tr>
<td>A Doyle Taylor</td>
<td>EQUIP DEALER</td>
<td>DIRECTOR</td>
<td>DIRECTOR OWNER</td>
<td>D TAYLOR EQUIPMENT</td>
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